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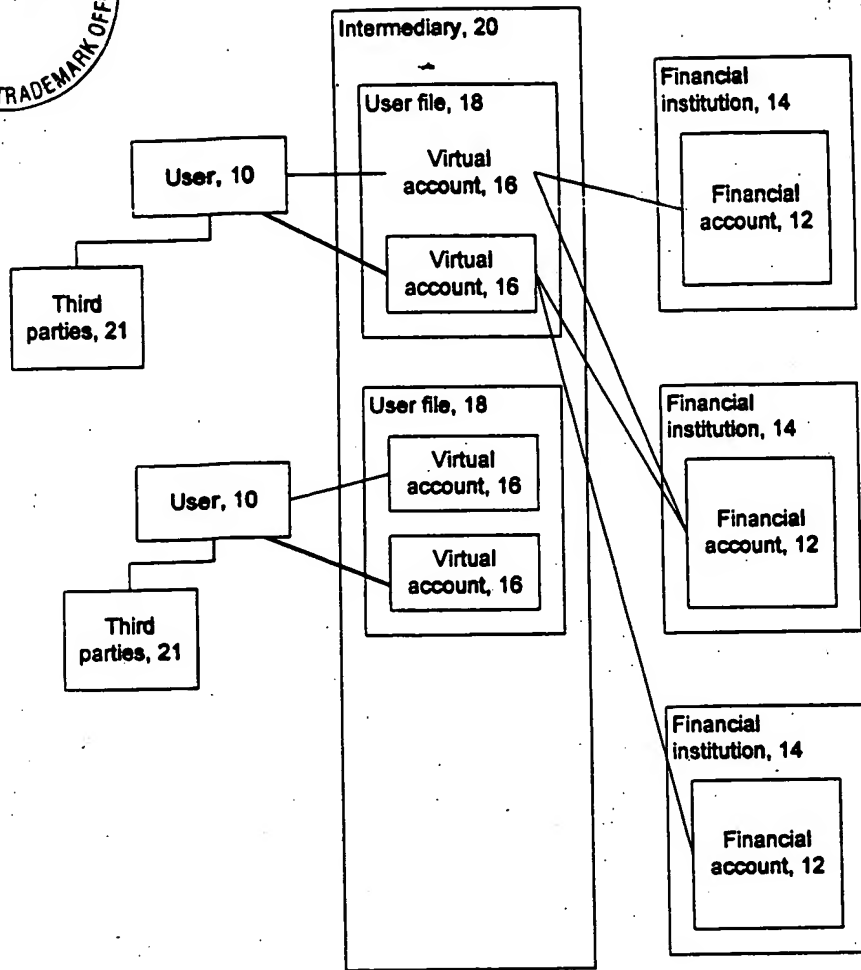


Figure 1



User file, 11

eCard number, 24
identifying information, 26
registered financial accounts, 28
registered fund receiving parties, 30
file password, 32

Figure 2

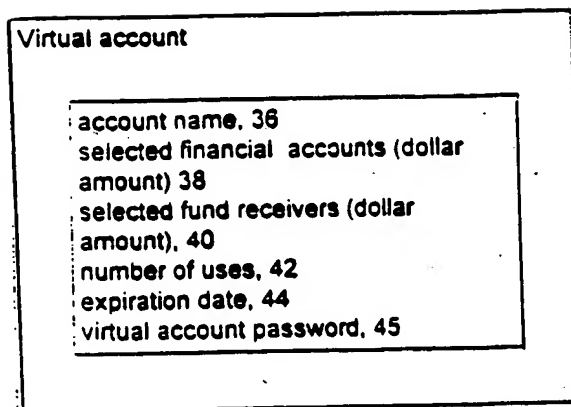


Figure 3

Virtual Account Submission Form

eCard Number:

1	2	3	4	5	6	7	8	9	0	1	2	3	4	5
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

 — 24

Customer Name: Alfred L. Chi
Address: 46 Bayley Street
Westwood, MA 02090
U.S.A. } 47

Select fund sources and amount 46

48	<input type="checkbox"/>	Citibank Master Card	\$	50
	<input type="checkbox"/>	Citibank Visa Card	\$	
	<input type="checkbox"/>	American Express	\$	
	<input type="checkbox"/>	Discover Card	\$	
	<input type="checkbox"/>	BankBoston Checking	\$	
	<input type="checkbox"/>	BankBoston Savings	\$	
	<input type="checkbox"/>	eCard Dire. Deposit	\$	
		Total Amount 52	\$	

Select a fund receiver (optional)

Receiver 1:	<div style="background-color: black; width: 150px; height: 15px;"></div>	<input type="text"/>	54
Receiver 2:	<div style="background-color: black; width: 150px; height: 15px;"></div>	<input type="text"/>	
Receiver 3:	<div style="background-color: black; width: 150px; height: 15px;"></div>	<input type="text"/>	

This fund is to be used ☐ 56 One-time purchase OR ☐ 52 Multiple purchases

This fund is set to be expired on (d/m/y)

--	--	--	--	--	--

 — 59

Check here if you want the system to provide you a virtual account (also called ETO) ☐ — 61

Select a virtual account (Also called VTO) (1 to 16-digit numbers or letters)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 — 60

(type your password)

62

64

Submit

Fill in forms

66

(red indicate you have messages, green indicate you virtual account have been approved)

Message from eCard
Account Status
View your accounts
View your transaction
Send a message to eCard
Cancellation

— 70

Figure 4

Sample Display of virtual account submission page

eCard Number:

1	2	3	4	5	6	7	8	9	0	1	2	3	4	5
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Customer Name: Alfred L. Chi
Address: 46 Bayley Street
Westwood, MA 02090
U.S.A.

Select fund sources and amount

<input type="checkbox"/>	Citibank MasterCard	\$100.00
<input type="checkbox"/>	Citibank Visa Card	\$
<input type="checkbox"/>	American Express	\$
<input type="checkbox"/>	Discover Card	\$
<input checked="" type="checkbox"/>	BankBoston Checking	\$100.00
<input type="checkbox"/>	BankBoston Savings	\$
<input type="checkbox"/>	eCard Dire. Deposit	\$
Total Amount		\$200.00

Select a fund receiver (optional)

Receiver 1:	Amazon	\$110.00
Receiver 2:	Sears Store	\$40.00
Receiver 3:	China Garden	\$50.00

This fund is to be used ☒ One-time purchase OR ☐ Multiple purchases

This fund is set to be expired on (d/m/y)

3	0	0	1	0	0
---	---	---	---	---	---

Select a virtual account (1 to 16-digit numbers or letter)

g	o	o	d	f	o	o	d	1	0	1					
---	---	---	---	---	---	---	---	---	---	---	--	--	--	--	--

(type your password)

Fill in forms



(red indicate you have messages, green indicate you virtual account have been approved)

Message from eCard
Account Status
View your accounts
View your transaction
Send a message to eCard
Cancellation

Figure 5

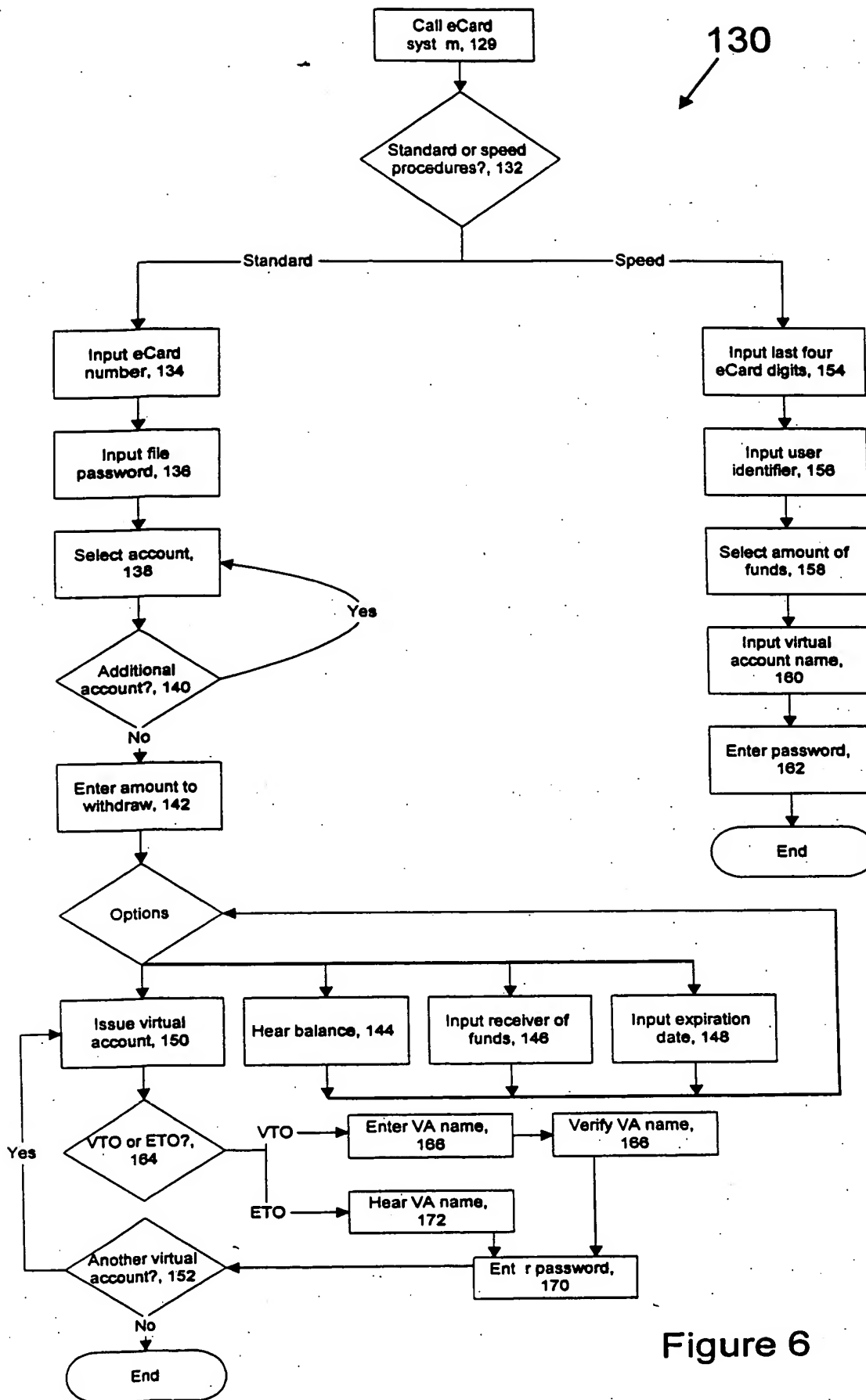


Figure 6

Amazon.com - Earth's Biggest Selection - Netscape

File Edit View Go Communicator Help

Back Forward Reload Home Search Netscape Print Security Stop

Bookmarks: <http://www.amazon.com/exec/obidos/subst/home/home.html/002-6908203-8736257> What's Related

WELCOME HOW TO ORDER

BOOKS MUSIC DVD & VIDEO ELECTRONICS & SOFTWARE TOYS & VIDEO GAMES HOME IMPROVEMENT AUCTIONS ZSHOPS

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FIGURE 7

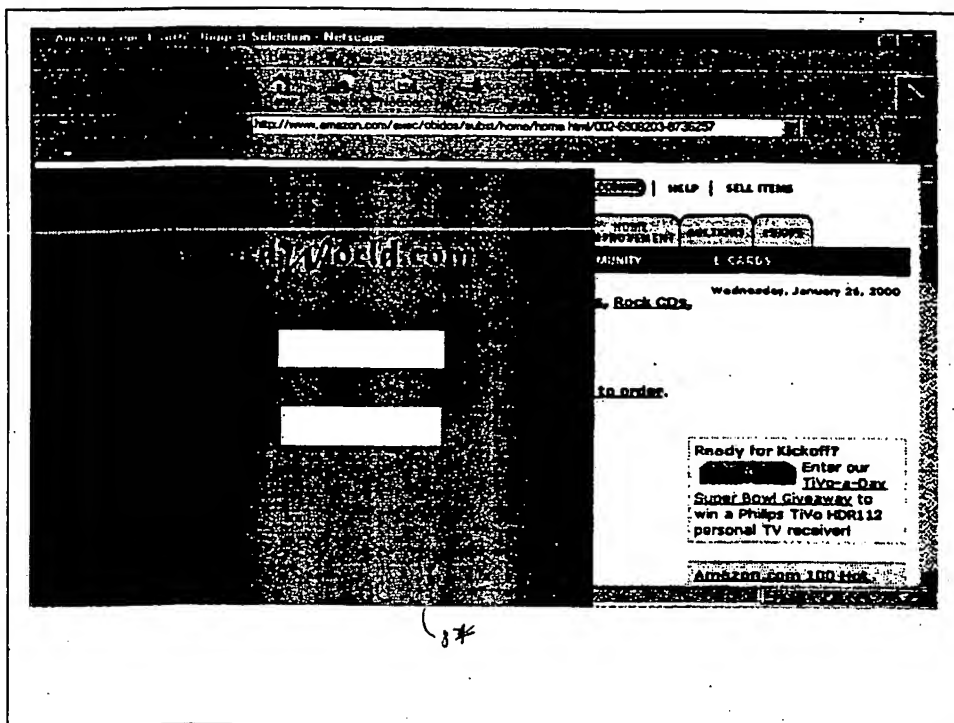
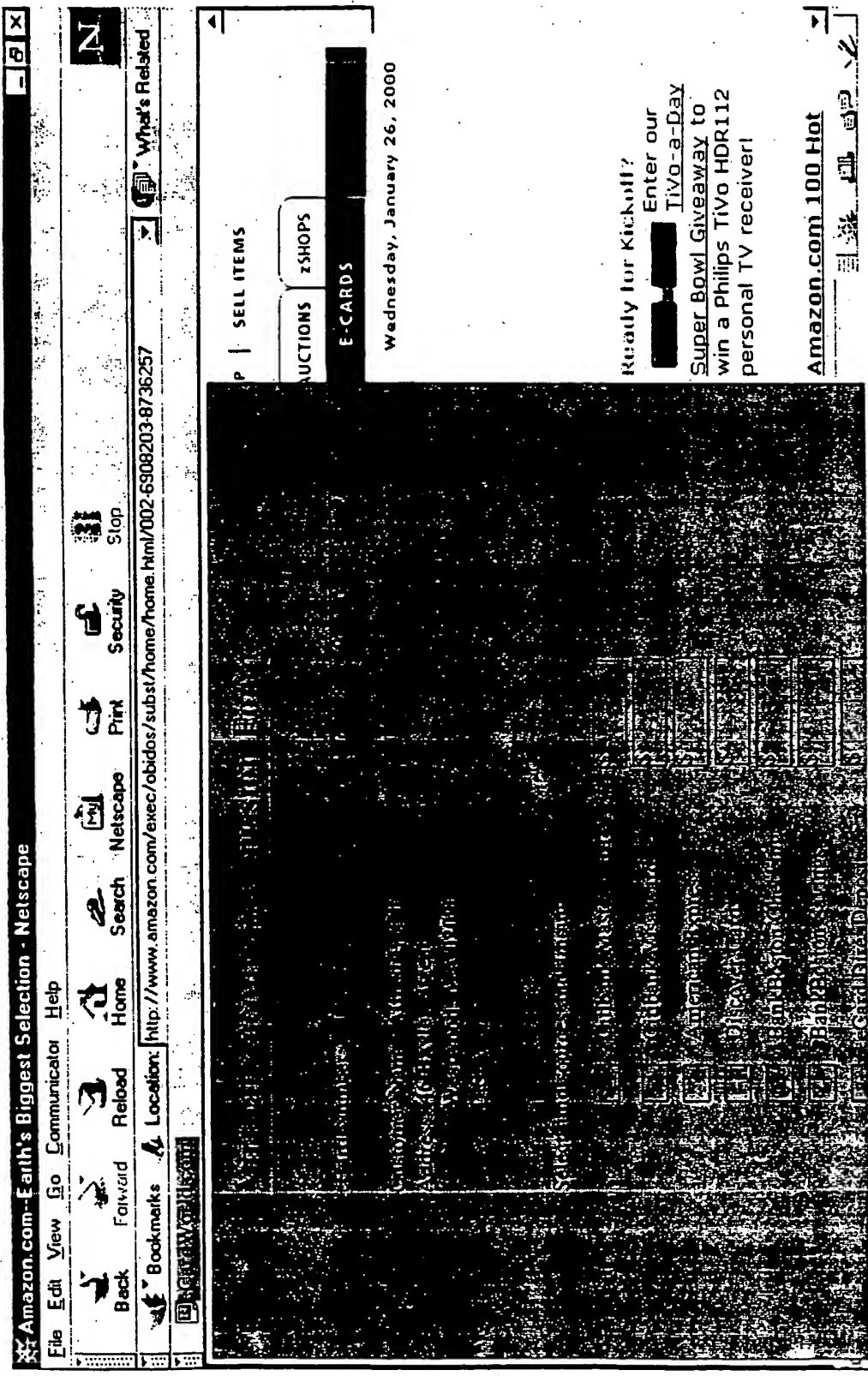


Figure 8



86

FIGURE 9

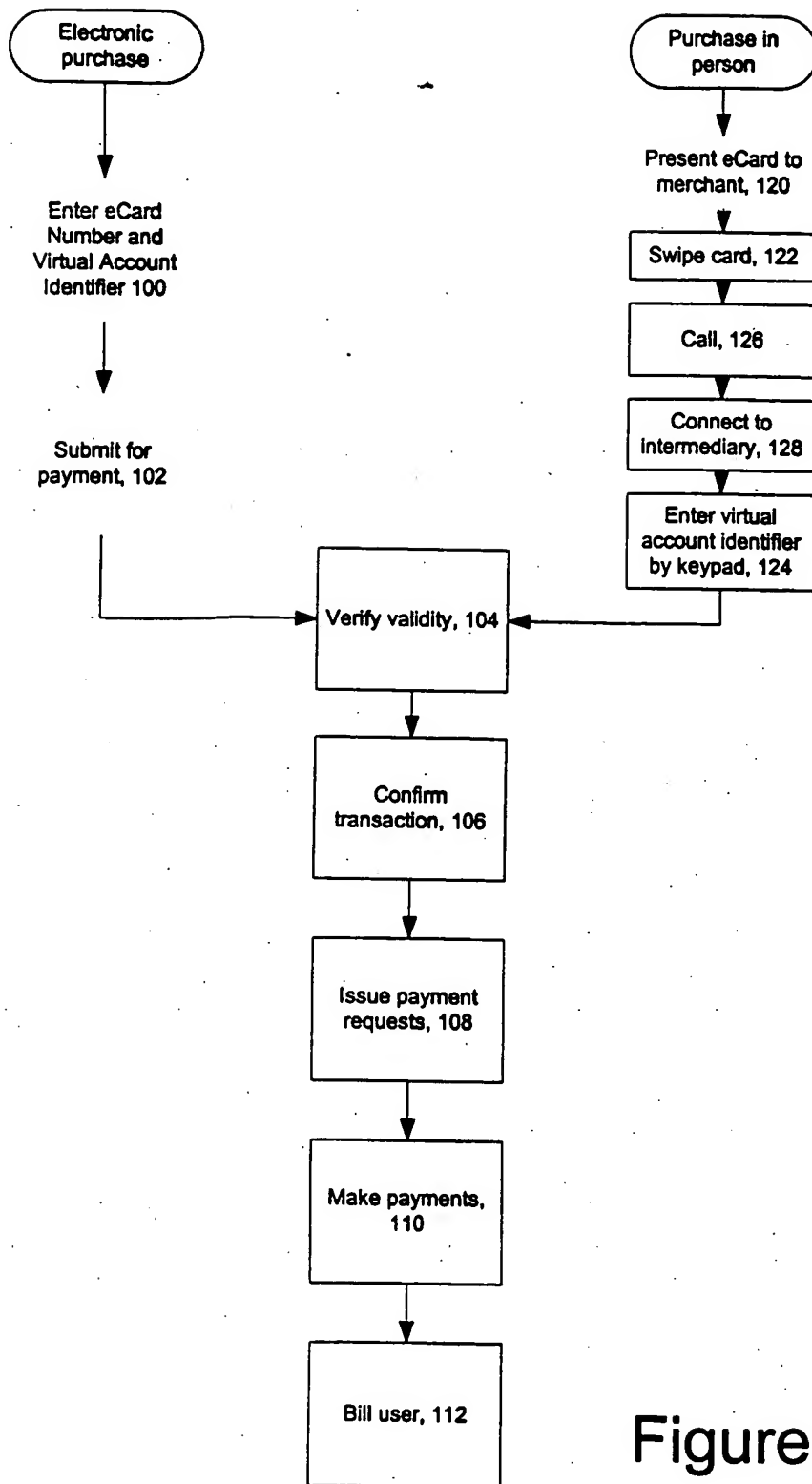


Figure 10

John Doe
123 Main St.
Boston, MA 02222
(617) 555-1234

VETO® Certified Check
CardWorld.com

Date 2008

Pay to the order of 202

\$ 204

Dollars

Memo 222

Bank Service Provider's Logo & Name

Visit the website (collect VETO fund) or
call 1-800-my-e-card to validate the fund
before cashing this check

1234567890 1234567890123456 1234567890abcdef

(Bank Route Number) (eCardWorld.com's Account Number) (Approved VETO)

FIG. 11

VETO™ Check Issuer

Alfred L. Chi
46 Bayley St.
Westwood, MA 02090

eCardWorld.com Account Number:

1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Step I: Enter the approved VETO™:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Step II: Enter the Recipient:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Step III: Enter the Recipient's Address: (if you choose to have us mail the check to the recipient)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

City/Town:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

State:

--	--

Zip Code:

					-				
--	--	--	--	--	---	--	--	--	--

Step IV: Enter the Fund Amount

--

View Your Check

840

Name: _____

Address:

Phone Numbers:

E-Mail Address:

242

Enter eCardWorld account number:

[illegible]

Enter Big Key:

544

Sender's eCardWorld account number:

[illegible]

VETO:

[illegible]

24C

- 248.

FIG. 13